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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: David B. Swentor) Attorney reference: 24482/002
Serial No.: 09/754,929) Examiner: Not yet assigned
Filing Date: January 4, 2001) Group Art Unit:
Title: INTEGRATED FULL SERVICE)
EMPLOYER AND EMPLOYEE)
SYSTEM AND A METHOD FOR)
ACCESSING ACCOUNTS)

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)


Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

Enclosed is an Information Disclosure Statement (IDS) Form PTO-1449 and a copy of the references cited thereon. Applicant is filing this IDS prior to the mailing date of a first Office Action. According to 37 C.F.R. § 1.97(b), no fee is due.

Please charge any underpayment or credit any overpayment under 37 C.F.R. § 1.17 associated with this paper to Deposit Account Number 08-0719.

Respectfully submitted,


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I hereby certify that this correspondence
is being deposited with the United States
Postal Service as first class mail in an
envelope addressed to: Commissioner of
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20231 on August 15, 2001

Date 8/15/01